

Financial Policy

Insurance Billing: For your convenience, we will bill your insurance company directly. However, you are ultimately responsible for all charges incurred. It is also your responsibility to provide us with current and accurate personal and insurance information. Your insurance policy is a contract between you and your insurance company. It is essential that you are aware of the details of your policy. We will accept assignment from your insurance company based on our contract with them.

Co-payments, co-insurance, and deductibles assessed by your insurance company are required at the time of service if specified. If you are unable to pay this at the time of a non-emergency visit, your appointment may be rescheduled or a **Copay fee of \$20 may be assessed.** Co-insurance and deductibles are applied (based on your plan provisions) at the time your claim is processed by your insurance company. We will estimate the amount due prior to surgery or delivery, and ask that you pay these amounts up front.

***Self-Pay Patients:** Patients without medical insurance are requested to pay at the time of service. A 15% discount will be honored for all services that are paid in full at the time of service. If you cannot pay for services in full, you must consult with our billing department **prior** to your appointment to set up a payment plan.

Cancellation Policy: We require at least 24 hour notice to cancel or reschedule appointments. Appointments not cancelled prior to 24 hours will be assessed a \$25.00 fee. No show appointments will be assessed a \$50 fee

Labs: During the course of your care, you may need to have your blood drawn or other specimens collected and sent to an outside lab for processing. We bill for the collection and handling of these specimens, the lab will bill you or your insurance company for the testing they perform. You will receive a separate statement from the lab for these services. The labs we participate with include: Quest Diagnostics, Labcorp, Metropath, and NTD Labs. You are responsible to let us know if your insurance has a specific lab that needs to be used.

Returned Check Policy. We will assess a \$25.00 fee for all returned checks in addition to the amount of the check and your bank fees. After 2 returned checks, we will only accept cash or credit cards for payment. Collection of returned checks will be pursued according to state statutes.

Any charges not covered by insurance will be the patient's responsibility, including, but not limited to: co-pays, co-insurance, and deductible amounts. Payment for these balances are due upon receipt, any unpaid balances may be subject to collection fees. We may request a credit card or ACH information for arranged payment plans.

Collection policy- As a courtesy we send statements for balances due. Payment is due upon receipt of statements. Additional fees could be assessed if prompt payment is not received. Unpaid balances could be referred to an outside collection agency and additional fees may be assessed.